

Information to identify the case:

Debtor 1	<u>Kimberly Burchill</u>	Social Security number or ITIN	xxx-xx-2735
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	20-15808-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kimberly Burchill
aka Kimberly Burns

8/7/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Kimberly Burchill
DebtorCase No. 20-15808-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 63

Date Rcvd: Aug 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2020.

db
518810896 +Kimberly Burchill, 462 Champlain Street, Toms River, NJ 08757-2552
+Care Credit/Synchrony Bank, c/o Selip & Stylianou, LLP, 10 Forest Ave., Ste. 300,
Paramus, NJ 07652-5238
518810912 +Kohls, c/o Capital One, Po Box 3115, Milwaukee, WI 53201-3115
518810911 +Kohls, c/o Capital One, Attn: Credit Administrator, Po Box 3043,
Milwaukee, WI 53201-3043
518810922 +New Century Financial, c/o Pressler & Pressler, L.L.P., 7 Entin Road,
Parsippany, NJ 07054-5020
518810923 New Jersey E-ZPass, c/o PAM, LLC, PO Box 1520, Milwaukee, WI 53201-1520
518810925 +Ocean County Superior Court, Special Civil Part - DC-000766-20, 118 Washington Street,
Toms River, NJ 08753-7626
518810926 +Ocean County Superior Court, Special Civil Part - SC-000275-20, 118 Washington Street,
Toms River, NJ 08753-7626
518810929 +Providian, co New Century Financial, 110 S Jefferson Rd, Whippany, NJ 07981-1038
518810928 +Providian, c/o Pressler & Pressler, L.L.P., 7 Entin Road, Parsippany, NJ 07054-5020
518810935 TD Bank NA, PO Box 100290, Columbia, SC 29202-3290
518810936 +TD Bank, N.A., c/o Admin Recovery LLC, 6225 Sheridan Dr., Ste. 118,
Buffalo, NY 14221-4800
518810941 +US Bank National, co RAS Cintron, 130 Clinton Road Suite 202, Fairfield, NJ 07004-2927
518810945 Wawa Credit Card, PO Box 9001101, Louisville, KY 40290-1101
518810946 +Wawa Credit/Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
St Louis, MO 63179-0034

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Aug 08 2020 04:13:00 Thomas Orr, Law Office of Thomas J. Orr,
321 High Street, Burlington, NJ 08016-4411
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2020 01:19:20 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 08 2020 01:19:16 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518810893 +EDI: CAPITALONE.COM Aug 08 2020 04:13:00 Capital One, Po Box 30281,
Salt Lake City, UT 84130-0281
518810892 +EDI: CAPITALONE.COM Aug 08 2020 04:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
518810895 +EDI: RMSC.COM Aug 08 2020 04:13:00 Care Credit, c/o Synchrony Bank,
Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
518810894 +EDI: RMSC.COM Aug 08 2020 04:13:00 Care Credit, c/o Synchrony Bank, Po Box 965036,
Orlando, FL 32896-5036
518810897 EDI: RMSC.COM Aug 08 2020 04:13:00 CareCredit, c/o Synchrony Bank, P.O. Box 960061,
Orlando, FL 32896-0061
518810901 +EDI: CITICORP.COM Aug 08 2020 04:13:00 Citibank North America, Po Box 6497,
Sioux Falls, SD 57117-6497
518810902 +EDI: CITICORP.COM Aug 08 2020 04:13:00 Citibank/The Home Depot, c/o Citicorp Credit Svcs,
Attn: Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518810904 +E-mail/PDF: creditonebknnotifications@resurgent.com Aug 08 2020 01:12:13 Credit One Bank,
Po Box 98872, Las Vegas, NV 89193-8872
518810903 +E-mail/PDF: creditonebknnotifications@resurgent.com Aug 08 2020 01:12:14 Credit One Bank,
Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518810905 +E-mail/Text: bankruptcy@dividendfinance.com Aug 08 2020 01:17:52 Dividend Sol,
3661 Buchanan Street, San Francisco, CA 94123-1788
518810906 +E-mail/Text: e.salmons@doveroilcompany.com Aug 08 2020 01:19:23 Dover Oil Co., Inc.,
239 Dover Rd., Toms River, NJ 08757-5142
518810907 +EDI: PRA.COM Aug 08 2020 04:13:00 Fashion Bug/World Financial Network Ntl,
c/o Portfolio Recovery Assoc., LLC, PO Box 12914, Norfolk, VA 23541-0914
518810910 EDI: AMINFOFP.COM Aug 08 2020 04:13:00 First PREMIER Bank, PO Box 5529,
Sioux Falls, SD 57117-5529
518810909 +EDI: AMINFOFP.COM Aug 08 2020 04:13:00 First PREMIER Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
518810908 +EDI: AMINFOFP.COM Aug 08 2020 04:13:00 First PREMIER Bank, Attn: Bankruptcy,
Po Box 5524, Sioux Falls, SD 57117-5524
518810898 EDI: JPMORGANCHASE Aug 08 2020 04:13:00 Chase Card Services, Attn: Bankruptcy,
Po Box 15298, Wilmington, DE 19850
518810900 EDI: JPMORGANCHASE Aug 08 2020 04:13:00 Chase Card Services, PO Box 15548,
Wilmington, DE 19886-5548
518810899 EDI: JPMORGANCHASE Aug 08 2020 04:13:00 Chase Card Services, Po Box 15369,
Wilmington, DE 19850
518810927 EDI: JPMORGANCHASE Aug 08 2020 04:13:00 Providian, Payment Processing, P.O. Box 9539,
Manchester, NH 03108
518810911 +E-mail/Text: PBNCNotifications@perituservices.com Aug 08 2020 01:18:23 Kohls,
c/o Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518810912 +E-mail/Text: PBNCNotifications@perituservices.com Aug 08 2020 01:18:23 Kohls,
c/o Capital One, Po Box 3115, Milwaukee, WI 53201-3115

District/off: 0312-3

User: admin
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Date Rcvd: Aug 07, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518810915 EDI: WFNNB.COM Aug 08 2020 04:13:00 Lane Bryant, PO Box 659728,
San Antonio, TX 78265-9728
518810913 +EDI: WFNNB.COM Aug 08 2020 04:13:00 Lane Bryant, c/o Comenity Bank, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
518810914 +EDI: WFNNB.COM Aug 08 2020 04:13:00 Lane Bryant, c/o Comenity Bank, Po Box 182789,
Columbus, OH 43218-2789
518810916 EDI: WFNNB.COM Aug 08 2020 04:13:00 Lane Bryant Retail, c/o Comenity, PO Box 659728,
San Antonio, TX 78265-9728
518810918 EDI: RMSC.COM Aug 08 2020 04:13:00 Lowe's, c/o Synchrony Bank, PO Box 530914,
Atlanta, GA 30353-0914
518810917 EDI: RMSC.COM Aug 08 2020 04:13:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914
518810919 +EDI: RMSC.COM Aug 08 2020 04:13:00 Lowes, c/o Synchrony Bank, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
518810920 +EDI: RMSC.COM Aug 08 2020 04:13:00 Lowes, c/o Synchrony Bank, Po Box 956005,
Orlando, FL 32896-0001
518810921 EDI: WFNNB.COM Aug 08 2020 04:13:00 My Bj's Perks Mastercard, c/o Comenity,
PO Box 659834, San Antonio, TX 78265-9134
518810924 E-mail/Text: Jerry.Bogar@conduent.com Aug 08 2020 01:20:21 New Jersey E-ZPass,
Violation Processing Center, PO Box 52005, Newark, NJ 07101-8205
518810930 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 08 2020 01:19:43 Quicken Loans,
Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
518810931 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 08 2020 01:19:43 Quicken Loans,
1050 Woodward Ave, Detroit, MI 48226-1906
518811760 +EDI: RMSC.COM Aug 08 2020 04:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518810937 EDI: TDBANKNORTH.COM Aug 08 2020 04:13:00 TD Bank, N.A., 32 Chestnut Street,
Po Box 1377, Lewiston, ME 04243
518810932 +EDI: WTRRN BANK.COM Aug 08 2020 04:13:00 Target, c/o Financial & Retail Svcs,
Mailstop BT POB 9475, Minneapolis, MN 55440-9475
518810933 +EDI: WTRRN BANK.COM Aug 08 2020 04:13:00 Target, Po Box 673, Minneapolis, MN 55440-0673
518810934 EDI: WTRRN BANK.COM Aug 08 2020 04:13:00 Target Card Services, PO Box 660170,
Dallas, TX 75266-0170
518810938 +EDI: CITICORP.COM Aug 08 2020 04:13:00 The Home Depot, c/o Citibank, Po Box 6497,
Sioux Falls, SD 57117-6497
518810939 +EDI: CITICORP.COM Aug 08 2020 04:13:00 The Home Depot, P.O. Box 6497,
Sioux Falls, SD 57117-6497
518810940 EDI: USBANKARS.COM Aug 08 2020 04:13:00 US Bank National, 4801 Frederica Street,
Owensboro, KY 42301-7441
518810943 +EDI: RMSC.COM Aug 08 2020 04:13:00 Walmart, c/o Synchrony Bank, Po Box 965024,
Orlando, FL 32896-5024
518810944 +EDI: RMSC.COM Aug 08 2020 04:13:00 Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
518810942 +EDI: RMSC.COM Aug 08 2020 04:13:00 Walmart, c/o Synchrony Bank, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
518810947 +EDI: WFFC.COM Aug 08 2020 04:13:00 Wells Fargo Bank NA, po bOX 71118,
Charlotte, NC 28272-1118
518810948 +EDI: WFFC.COM Aug 08 2020 04:13:00 Wf/Fmg, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f,
Des Moines, IA 50306-0438
518810949 +EDI: WFFC.COM Aug 08 2020 04:13:00 Wf/Fmg, Po Box 14517, Des Moines, IA 50306-3517
TOTAL: 50

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Kimberly Burchill court docs@oliverandlegg.com,
R59915@notify.bestcase.com

TOTAL: 5